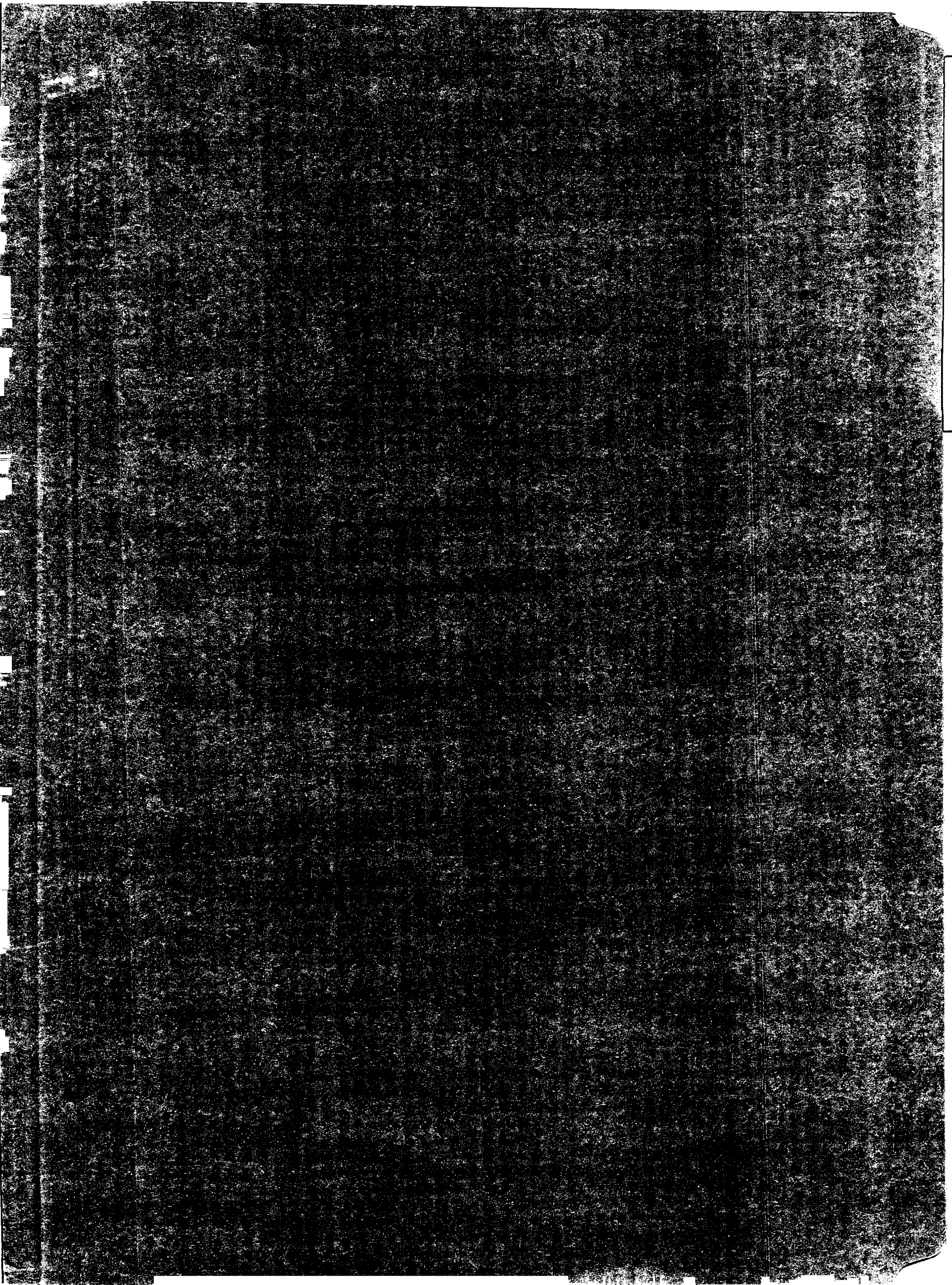


08-1199-CD

Capital One vs Joanna M. Sass



IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

CAPITAL ONE BANK (USA), NA

Plaintiff

vs.

JOANNA M SASS

Defendant

No: 2008-1199-CD


COMPLAINT IN CIVIL ACTION

FILED ON BEHALF OF
Plaintiff

COUNSEL OF RECORD OF
THIS PARTY:

James C. Warmbrodt, 42524
WELTMAN, WEINBERG & REIS CO., L.P.A.
436 Seventh Avenue, Suite 1400
Pittsburgh, PA 15219
(412) 434-7955
FAX: 412-338-7130
06377429 C N Pit TSW

FILED ATTY PAID 95.00
M 1:29 P.M GK
JUN 30 2008 1 COMP. TO SHFF.

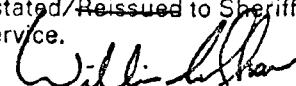
William A. Shaw 
Prothonotary/Clerk of Courts

Nov 18, 2009 Document
Reinstated/Reissued to Sheriff/Attorney
for service.


Deputy Prothonotary

GK

Feb 23, 2009 Document
Reinstated/Reissued to Sheriff/Attorney
for service.


Deputy Prothonotary

GK

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

CAPITAL ONE BANK (USA), NA

Plaintiff

vs.

Civil Action No

JOANNA M SASS

Defendant

COMPLAINT AND NOTICE TO DEFEND

You have been sued in court. If you wish to defend against the claims set forth in the following pages, you must take action within twenty (20) days after this complaint and notice are served, by entering a written appearance personally or by an attorney and filing in writing with the court your defenses or objections to the claims set forth against you. You are warned that if you fail to do so the case may proceed without you and a judgment may be entered against you by the court without further notice for any money claimed in the complaint or for any other claim or relief requested by the plaintiff. You may lose money or property or other rights important to you.

YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW TO FIND OUT WHERE YOU CAN GET LEGAL HELP.

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COURT ADMINISTRATOR
CLEARFIELD COUNTY COURTHOUSE
230 EAST MARKET ST., SUITE 228
CLEARFIELD, PA 16830
(814) 765-2641, ext 1300-1301

COMPLAINT

1. Plaintiff, CAPITAL ONE BANK (USA), NA is a corporation with offices at 15000 CAPITAL ONE DRIVE RICHMOND , VA 23238 .

2. Defendant is adult individual(s) residing at the address listed below:

JOANNA M SASS
SHADY GROVE TRAILER
HYDE, PA 16843

3. Defendant applied for and received a credit card bearing the account number XXXXXXXXXXXXXXXX8141 .

4. Defendant made use of said credit card and has a current balance due of \$1293.64 , as of May 29, 2008 .

5. Defendant is in default by failing to make monthly payments when due. As such, the entire balance is immediately due and payable to Plaintiff.

6. Plaintiff is entitled to the addition of interest at the rate of 28.100% per annum on the unpaid balance from May 29, 2008 . A copy of Plaintiff's STATEMENT is attached hereto, marked as Exhibit "1" and made a part hereof.

COMPLAINT

1. Plaintiff, CAPITAL ONE BANK (USA), NA is a corporation with offices at 15000 CAPITAL ONE DRIVE RICHMOND , VA 23238 .

2. Defendant is adult individual(s) residing at the address listed below:

JOANNA M SASS
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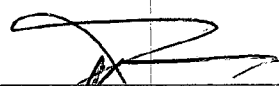
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5. Defendant is in default by failing to make monthly payments when due. As such, the entire balance is immediately due and payable to Plaintiff.

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7. Although repeatedly requested to do so by Plaintiff, Defendant has willfully failed and/or refused to pay the balance due to Plaintiff.

Wherefore, the Plaintiff prays for judgment in its favor and against Defendant , JOANNA M SASS , INDIVIDUALLY , in the amount of \$1293.64 with continuing interest thereon at the rate of 28.100% per annum from May 29, 2008 plus costs.



James C. Warmbrodt, 42524
WELTMAN, WEINBERG & REIS CO., L.P.A.
436 Seventh Avenue, Suite 1400
Pittsburgh, PA 15219
(412) 434-7955
FAX: 412-338-7130
06377429 C N Pit TSW

This law firm is a debt collector attempting to collect this debt for our client and any information obtained will be used for that purpose.

Capital One

PLATINUM VISA ACCOUNT
4862-3625-1116-8141

AUG 06 - SEP 05, 2006
Page 1 of 1

Account Summary

Previous Balance \$786.90
Payments, Credits and Adjustments \$29.00
Transactions \$19.03
Finance Charges \$19.03

New Balance \$834.93
Minimum Amount Due \$834.93
Payment Due Date October 10, 2006

Total Credit Line \$500
Total Available Credit \$500
Credit Line for Cash \$500
Available Credit for Cash \$500

At your service

To call Customer Relations or to report a lost or stolen card:
1-800-903-3637

Send payments to:
Attn: Remittance Processing
Capital One Bank
P.O. Box 70884
Charlotte, NC 28272-0884

Send inquiries to:
Capital One
P.O. Box 80285
SLC, UT 84139-0285

Important Account Information

Beginning October 1st, 2006, based on your account activity, you may be assessed more than two late, overlimit, or returned check fees that occur during any billing period.

Payments, Credits and Adjustments

Transactions
1 05 SEP PAST DUE FEE \$29.00

Your account is six payments behind. If we charge off your account due to late payments, we will report this to several national credit bureaus which may have a serious impact on your credit record. Act now to prevent this from happening. Please pay the amount due on your statement or give us a call at 1-800-955-6600. We'll work with you so you can take control of your Capital One account and start rebuilding your credit.

NOTICE: Look for a new statement design for your Capital One credit card beginning next month. A summary of the key changes will be provided with your new statement.

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EXHIBIT

Finance Charges

Please see reverse side for important information

PURCHASES	Balance rate applied to	Period	Compounding rate	APR	FINANCE CHARGE
CASH	\$796.07	07/12% D	28.15%	28.15%	\$19.03
	\$80	07/12% D	28.15%	28.15%	\$8.00

ANNUAL PERCENTAGE RATE applied this period

28.15%

Capital One

PLEASE RETURN PORTION BELOW WITH PAYMENT
00000000 0 4862362511168141 05 0834930015000834933

New Balance \$834.93
Minimum Amount Due \$834.93
Payment Due Date October 10, 2006
Total enclosed \$
Account Number: 4862-3625-1116-8141

Please print mailing address and/or e-mail changes below using blue or black ink.

Street Apt. #
City State ZIP
Home Phone Alternate Phone
E-mail Address

Capital One Bank
P.O. Box 70884
Charlotte, NC 28272-0884

026945

#902494283440527# MAIL ID NUMBER
JOANNA M SASS
PO BOX 194
HYDE PA 16843-0194

Please write your account number on your check or money order made payable to Capital One Bank and mail in the enclosed envelope.

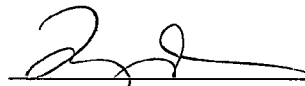
VERIFICATION

CAPITAL ONE BANK (USA), N.A., successor-in-interest to Capital One Bank


vs

SASS, JOANNA M

The undersigned does hereby verify subject to the penalties of 18 Pa.C.S. Section 4904 relating to unsworn falsification to authorities, that he/she is, TRACY TAYLOR, Authorized Agent, of CAPITAL ONE BANK (USA), N.A., successor-in-interest to Capital One Bank, Plaintiff Herein, that he/she is duly authorized to make this Declaration, and that the facts set forth in the foregoing Complaint in Civil Action are true and correct to the best of his/her knowledge, information and belief.



TRACY TAYLOR



Notary Public

ARBONNE MABSON
NOTARY PUBLIC
DEKALB COUNTY, GEORGIA
MY COMMISSION EXPIRES OCT. 29, 2011

4862362511168141

A049

WELTMAN, WEINBERG & REIS CO., L.P.A.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

NO: 08-1199-CD

CAPITAL ONE BANK (USA) NA
vs
JOANNA M. SASS

SERVICE # 1 OF 1

COMPLAINT

SERVE BY: 07/30/2008 HEARING: PAGE: 104351

DEFENDANT: JOANNA M. SASS
ADDRESS: SHADY GROVE TRAILER
HYDE, PA 16843

ALTERNATE ADDRESS

SERVE AND LEAVE WITH: DEFENDANT/AAR

CIRCLE IF THIS HIGHLIGHTED ADDRESS IS: VACANT OCCUPIED

ATTEMPTS NO such address

SHERIFF'S RETURN

NOW, _____ AT _____ AM / PM **SERVED** THE WITHIN

COMPLAINT ON JOANNA M. SASS, DEFENDANT

BY HANDING TO _____ / _____

A TRUE AND ATTESTED COPY OF THE ORIGINAL DOCUMENT AND MADE KNOW TO HIM / HER THE CONTENTS THEREOF.

ADDRESS SERVED _____

NOW _____ AT _____ AM / PM **POSTED** THE WITHIN

COMPLAINT FOR JOANNA M. SASS

AT (ADDRESS) _____

NOW 8/4/08 AT 3³⁰ AM (PM) AFTER DILIGENT SEARCH IN MY BAILIWICK,

I MAKE RETURN OF **NOT FOUND** AS TO JOANNA M. SASS

REASON UNABLE TO LOCATE NO such address

SWORN TO BEFORE ME THIS

_____ DAY OF _____ 2008

So Answers: CHESTER A. HAWKINS SHERIFF

BY: Deputy S. Hunter
Deputy Signature

S. Hunter
Print Deputy Name

FILED

AUG 04 2008
13:30
William A. Shaw
Prothonotary/Clerk of Courts

**SHERIFF'S OFFICE
CLEARFIELD COUNTY
CASE # 104351**

DEAR JOANNA M. SASS

Would you please contact the Sheriff's Office EXTENSION **1360** concerning legal papers we have for you

When you call, please give your name and the case # noted above (**104351**) and someone in the Office will be able to help you.

Thank you for your consideration in this matter.

SHERIFF CHESTER A. HAWKINS

OFFICE HOURS: 8:30 A.M. to 4:00 P.M.
PHONE (814) 765-2641

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

CAPITAL ONE BANK (USA), NA

Plaintiff

vs.

JOANNA M SASS

Defendant

No: 2008-1199-CD

COMPLAINT IN CIVIL ACTION

FILED ON BEHALF OF
Plaintiff

COUNSEL OF RECORD OF
THIS PARTY:

James C. Warmbrodt, 42524
WELTMAN, WEINBERG & REIS CO., L.P.A.
436 Seventh Avenue, Suite 1400
Pittsburgh, PA 15219
(412) 434-7955
FAX: 412-338-7130
06377429 C N Pit TSW

I hereby certify this to be a true
and attested copy of the original
statement filed in this case.

JUN 30 2008

Attest.

William A. Allen
Prothonotary/
Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

CAPITAL ONE BANK (USA), NA

Plaintiff

vs.

Civil Action No

JOANNA M SASS

Defendant

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COURT ADMINISTRATOR
CLEARFIELD COUNTY COURTHOUSE
230 EAST MARKET ST., SUITE 228
CLEARFIELD, PA 16830
(814) 765-2641, ext 1300-1301

COMPLAINT

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JOANNA M SASS
SHADY GROVE TRAILER
HYDE, PA 16843

3. Defendant applied for and received a credit card bearing the account number XXXXXXXXXXXXXXXX8141 .

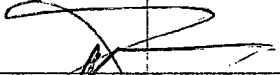
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436 Seventh Avenue, Suite 1400
Pittsburgh, PA 15219
(412) 434-7955
FAX: 412-338-7130
06377429 C N Pit TSW

This law firm is a debt collector attempting to collect this debt for our client and any information obtained will be used for that purpose.

Capital One

PLATINUM VISA ACCOUNT
4862-3625-1116-8141

AUG 06 - SEP 05, 2006
Page 1 of 1

Account Summary

Previous Balance	\$786.90
Payments, Credits and Adjustments	\$29.00
Transactions	\$29.00
Finance Charges	\$19.03
New Balance	\$834.93
Minimum Amount Due	\$834.93
Payment Due Date	October 10, 2006
Total Credit Line	\$500
Credit Line for Cash	\$300
Available Credit for Cash	\$100

At your service

To call Customer Relations or to report a lost or stolen card:
1-800-903-3637

Send payments to:
Auto Payment Processing
Capital One Bank
P.O. Box 70884
Charlotte, NC 28277-0884

Send payments to:
Capital One
P.O. Box 30285
SLC, UT 84130-0285

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Payments, Credits and Adjustments

Transactions	
1 05 SEP PAST DUE FEE	\$29.00

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EXPIRE

Finance Charges

Please see reverse side for important information

PURCHASES	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
CASH	\$796.07	.00712% D	28.15%	\$19.03
	\$100	.00712% D	28.15%	\$1.00

ANNUAL PERCENTAGE RATE applied this period

28.15%

PLEASE RETURN PORTION BELOW WITH PAYMENT

Capital One

00000000 0 4862362511168141 05 0834930015000834933

Please print matching address and/or e-mail changes below using blue or black ink.

New Balance **\$834.93**
Minimum Amount Due **\$834.93**
Payment Due Date **October 10, 2006**
Total enclosed \$
Account Number **4862-3625-1116-8141**

Street Apt. #
City State ZIP
Home Phone Alternate Phone
Email Address

Capital One Bank
P.O. Box 70884
Charlotte, NC 28272-0884

02 6945

#9024942834440527# MAIL ID NUMBER
JOHNNA M SASS
PO BOX 194
HYDE PA 16843-0194

Please write your account number on your check or money order made payable to Capital One Bank and mail in the enclosed envelope.

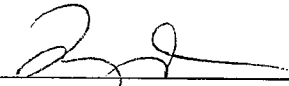
VERIFICATION

CAPITAL ONE BANK (USA), N.A., successor-in-interest to Capital One Bank


vs

SASS, JOANNA M

The undersigned does hereby verify subject to the penalties of 18 Pa.C.S. Section 4904 relating to unsworn falsification to authorities, that he/she is, TRACY TAYLOR, Authorized Agent, of CAPITAL ONE BANK (USA), N.A., successor-in-interest to Capital One Bank, Plaintiff Herein, that he/she is duly authorized to make this Declaration, and that the facts set forth in the foregoing Complaint in Civil Action are true and correct to the best of his/her knowledge, information and belief.



TRACY TAYLOR



Notary Public

ARYONNE MABSON
NOTARY PUBLIC
DEKALB COUNTY, GEORGIA
MY COMMISSION EXPIRES OCT. 29, 2011

4862362511168141

A049

WELTMAN, WEINBERG & REIS CO., L.P.A.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 104351
NO: 08-1199-CD
SERVICES 1
COMPLAINT

PLAINTIFF: CAPITAL ONE BANK (USA) NA
vs.
DEFENDANT: JOANNA M. SASS

SHERIFF RETURN

RETURN COSTS

Description	Paid By	CHECK #	AMOUNT
SURCHARGE	WELTMAN	3472796	10.00
SHERIFF HAWKINS	WELTMAN	3472796	18.68

5
FILED

0/2:30cm
DEC 26 2008

William A. Shaw
Prothonotary/Clerk of Courts

Sworn to Before Me This

_____ Day of _____ 2008

So Answers,



Chester A. Hawkins
Sheriff

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

CAPITAL ONE BANK (USA) , NA

Plaintiff

vs.

JOANNA M SASS

Defendant

No. 2008-1199-CD

PRAECIPE TO REINSTATE COMPLAINT

FILED ON BEHALF OF
Plaintiff

COUNSEL OF RECORD OF
THIS PARTY:

James C. Warmbrodt, Esquire
PA I.D. #42524
WELTMAN, WEINBERG & REIS, CO., L.P.A.
1400 Koppers Building
436 Seventh Avenue
Pittsburgh, PA 15219
(412) 434-7955

WWR#6377429 TIC

FILED

7/13/05
FEB 23 2009

William A. Shaw
Prothonotary/Clerk of Courts

Any pd. 7.00
1cc @ (Comp).
Reinstated to
Sheriff
(60)

IN THE COURT OF COMMON PLEAS CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

CAPITAL ONE BANK (USA) , NA

Plaintiff

vs.

Civil Action No. 2008-1199-CD

JOANNA M SASS

Defendant

PRAECIPE TO REINSTATE COMPLAINT

Kindly reinstate the Complaint in the above captioned matter.

WELTMAN, WEINBERG & REIS CO., L.P.A.

By: 

James C. Warmbrodt, Esquire

PA I.D. #42524

WELTMAN, WEINBERG & REIS CO., L.P.A.

1400 Koppers Building

436 Seventh Avenue

Pittsburgh, PA 15219

(412) 434-7955

WWR #6377429

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

CAPITAL ONE BANK (USA), NA

Plaintiff

No:

vs.

COMPLAINT IN CIVIL ACTION

JOANNA M SASS

Defendant

FILED ON BEHALF OF
Plaintiff

COUNSEL OF RECORD OF
THIS PARTY:

James C. Warmbrodt, 42524
WELTMAN, WEINBERG & REIS CO., L.P.A.
436 Seventh Avenue, Suite 1400
Pittsburgh, PA 15219
(412) 434-7955
FAX: 412-338-7130
06377429 C N Pit TSW

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

CAPITAL ONE BANK (USA), NA

Plaintiff
vs.

Civil Action No

JOANNA M SASS

Defendant

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COURT ADMINISTRATOR
CLEARFIELD COUNTY COURTHOUSE
230 EAST MARKET ST., SUITE 228
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SHADY GROVE TRAILER
HYDE, PA 16843

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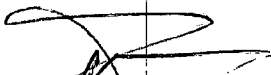
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06377429 C N Pit TSW

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Capital One

PLATINUM VISA ACCOUNT
4862-3625-1116-8141

AUG 06 - SEP 05, 2006
Page 1 of 1

Account Summary

Previous Balance	\$786.90
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Total Available Credit	\$0
Credit Line for Cash	\$300
Available Credit for Cash	\$100

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Attn: Remittance Processing
Capital One Bank
P.O. Box 70884
Charlotte, NC 28272-0884

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Capital One
P.O. Box 70885
S.L.C. UT 84120-0285

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Transactions	
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EXPIRE

Finance Charges

Please see reverse side for important information

PURCHASES	Balance rate applied to	Period	Corresponding APR	FINANCE CHARGE
CASH	\$796.07	07/12% D	28.15%	\$19.03
	\$0.00	07/12% D	28.15%	\$0.00

ANNUAL PERCENTAGE RATE applied this period

28.15%

PLEASE RETURN PORTION BELOW WITH PAYMENT

Capital One

00000000 0 4862362511168141 05 0834930015000834933

New Balance \$834.93
Minimum Amount Due \$834.93
Payment Due Date October 10, 2006
Total enclosed \$
Account Number: 4862-3625-1116-8141

Please print matching address and/or e-mail changes below using blue or black ink.

Street Apt. #
City State ZIP
Home Phone Alternate Phone
Email Address

Capital One Bank
P.O. Box 70884
Charlotte, NC 28272-0884

#9024942834440527# MAIL ID NUMBER
JOANNA M SAGS
PO BOX 194
HYDE PA 16843-0194

Please write your account number on your check or money order made payable to Capital One Bank and mail in the enclosed envelope.

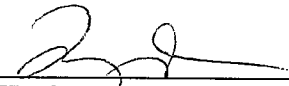
VERIFICATION

CAPITAL ONE BANK (USA), N.A., successor-in-interest to Capital One Bank


vs

SASS, JOANNA M

The undersigned does hereby verify subject to the penalties of 18 Pa.C.S. Section 4904 relating to unsworn falsification to authorities, that he/she is, TRACY TAYLOR, Authorized Agent, of CAPITAL ONE BANK (USA), N.A., successor-in-interest to Capital One Bank, Plaintiff Herein, that he/she is duly authorized to make this Declaration, and that the facts set forth in the foregoing Complaint in Civil Action are true and correct to the best of his/her knowledge, information and belief.



TRACY TAYLOR



Notary Public

ARYONNE MABSON
NOTARY PUBLIC
DEKALB COUNTY, GEORGIA
MY COMMISSION EXPIRES OCT. 29, 2011

4862362511168141

A049

WELTMAN, WEINBERG & REIS CO., L.P.A.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

NO: 08-1199-CD

CAPITAL ONE BANK (USA), NA

vs

JOANNA M. SASS

SERVICE # 1 OF 1

PRAECIPE & COMPLAINT

SERVE BY: 03/25/2009

HEARING:

PAGE: 105328

DEFENDANT: JOANNA M. SASS
ADDRESS: 1211 LAWHEAD ST.
HYDE, PA 16843

ALTERNATE ADDRESS

SERVE AND LEAVE WITH: DEFENDANT/AAR

FILED

03:45 PM
MAR - 2 2009

William A. Shaw
Prothonotary/Clerk of Courts

CIRCLE IF THIS HIGHLIGHTED ADDRESS IS:

VACANT

OCCUPIED

ATTEMPTS

VACANT LOT

SHERIFF'S RETURN

NOW, _____ AT _____ AM / PM SERVED THE WITHIN

PRAECIPE & COMPLAINT ON JOANNA M. SASS, DEFENDANT

BY HANDING TO _____ / _____

A TRUE AND ATTESTED COPY OF THE ORIGINAL DOCUMENT AND MADE KNOW TO HIM / HER THE CONTENTS THEREOF.

ADDRESS SERVED _____

NOW _____ AT _____ AM / PM POSTED THE WITHIN

PRAECIPE & COMPLAINT FOR JOANNA M. SASS

AT (ADDRESS) _____

NOW 3-2-09 AT 3:35 AM (PM) AFTER DILIGENT SEARCH IN MY BAILIWICK,

I MAKE RETURN OF NOT FOUND AS TO JOANNA M. SASS

REASON UNABLE TO LOCATE VACANT LOT

SWORN TO BEFORE ME THIS

_____ DAY OF _____ 2009

So Answered: CHESTER A. HAWKINS, SHERIFF

BY:

George F. Debluen
Deputy Signature
George F. Debluen
Print Deputy Name

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

CAPITAL ONE BANK (USA) , NA

Plaintiff

vs.

JOANNA M SASS

Defendant

No. 2008-1199-CD

PRAECIPE TO REINSTATE COMPLAINT

FILED ON BEHALF OF
Plaintiff

COUNSEL OF RECORD OF
THIS PARTY:

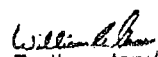
James C. Warmbrodt, Esquire
PA I.D. #42524
WELTMAN, WEINBERG & REIS, CO., L.P.A.
1400 Koppers Building
436 Seventh Avenue
Pittsburgh, PA 15219
(412) 434-7955

WWR#6377429 TIC

I hereby certify this to be a true
and attested copy of the original
statement filed in this case.

FEB 23 2009

Attest.


Prothonotary/
Clerk of Courts

IN THE COURT OF COMMON PLEAS CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

CAPITAL ONE BANK (USA) , NA

Plaintiff

vs.

Civil Action No. 2008-1199-CD

JOANNA M SASS

Defendant

PRAECIPE TO REINSTATE COMPLAINT

Kindly reinstate the Complaint in the above captioned matter.

WELTMAN, WEINBERG & REIS CO., L.P.A.

By: 

James C. Warmbrodt, Esquire

PA I.D. #42524

WELTMAN, WEINBERG & REIS CO., L.P.A.

1400 Koppers Building

436 Seventh Avenue

Pittsburgh, PA 15219

(412) 434-7955

WWR #6377429

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

CAPITAL ONE BANK (USA), NA

Plaintiff

No: 08-1149-CD

vs.

COMPLAINT IN CIVIL ACTION

JOANNA M SASS

Defendant

FILED ON BEHALF OF
Plaintiff

COUNSEL OF RECORD OF
THIS PARTY:

James C. Warmbrodt, 42524
WELTMAN, WEINBERG & REIS CO., L.P.A.
436 Seventh Avenue, Suite 1400
Pittsburgh, PA 15219
(412) 434-7955
FAX: 412-338-7130
06377429 C N Pit TSW

2123109 Document
Reinstated/Reissued to Sheriff/for service.
William L. Shaw
Deputy Prothonotary

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

CAPITAL ONE BANK (USA), NA

Plaintiff

vs.

Civil Action No

JOANNA M SASS

Defendant

COMPLAINT AND NOTICE TO DEFEND

You have been sued in court. If you wish to defend against the claims set forth in the following pages, you must take action within twenty (20) days after this complaint and notice are served, by entering a written appearance personally or by an attorney and filing in writing with the court your defenses or objections to the claims set forth against you. You are warned that if you fail to do so the case may proceed without you and a judgment may be entered against you by the court without further notice for any money claimed in the complaint or for any other claim or relief requested by the plaintiff. You may lose money or property or other rights important to you.

YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW TO FIND OUT WHERE YOU CAN GET LEGAL HELP.

IF YOU CANNOT AFFORD TO HIRE A LAWYER, THIS OFFICE MAY BE ABLE TO PROVIDE YOU WITH INFORMATION ABOUT AGENCIES THAT MAY OFFER LEGAL SERVICES TO ELIGIBLE PERSONS AT A REDUCED FEE OR NO FEE.

COURT ADMINISTRATOR
CLEARFIELD COUNTY COURTHOUSE
230 EAST MARKET ST., SUITE 228
CLEARFIELD, PA 16830
(814) 765-2641, ext 1300-1301

COMPLAINT

1. Plaintiff, CAPITAL ONE BANK (USA), NA is a corporation with offices at 15000 CAPITAL ONE DRIVE RICHMOND , VA 23238 .

2. Defendant is adult individual(s) residing at the address listed below:

JOANNA M SASS
SHADY GROVE TRAILER
HYDE, PA 16843

3. Defendant applied for and received a credit card bearing the account number XXXXXXXXXXXXXXXX8141 .

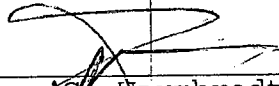
4. Defendant made use of said credit card and has a current balance due of \$1293.64 , as of May 29, 2008 .

5. Defendant is in default by failing to make monthly payments when due. As such, the entire balance is immediately due and payable to Plaintiff.

6. Plaintiff is entitled to the addition of interest at the rate of 28.100% per annum on the unpaid balance from May 29, 2008 . A copy of Plaintiff's STATEMENT is attached hereto, marked as Exhibit "1" and made a part hereof.

7. Although repeatedly requested to do so by Plaintiff, Defendant has willfully failed and/or refused to pay the balance due to Plaintiff.

Wherefore, the Plaintiff prays for judgment in its favor and against Defendant , JOANNA M SASS , INDIVIDUALLY , in the amount of \$1293.64 with continuing interest thereon at the rate of 28.100% per annum from May 29, 2008 plus costs.



James O. Warmbrodt, 42524
WELTMAN, WEINBERG & REIS CO., L.P.A.
436 Seventh Avenue, Suite 1400
Pittsburgh, PA 15219
(412) 434-7955
FAX: 412-338-7130
06377429 C N Pit TSW

This law firm is a debt collector attempting to collect this debt for our client and any information obtained will be used for that purpose.

Capital One

PLATINUM WISA ACCOUNT
4862-3625-1116-8141

AUG 06 - SEP 05, 2006
Page 1 of 1

Account Summary

Previous Balance \$786.90
Payments, Credits and Adjustments \$0.00
Transactions \$29.00
Finance Charges \$19.03

New Balance \$834.93
Minimum Amount Due \$834.93
Payment Due Date October 10, 2006
Total Credit Line \$500
Total Available Credit \$0.00
Credit Line for Cash \$500
Available Credit for Cash \$100

At your service
To call Customer Relations or to report a lost or stolen card:
1-800-903-3637

Send payments to:
Attn: Remittance Processing
Capital One Bank
P.O. Box 70884
Charlotte, NC 28272-0884

Send inquiries to:
Capital One
P.O. Box 30385
SLC, UT 84130-0385

Important Account Information

Beginning October 1st, 2006, based on your account activity you may be assessed more than two late, overlimit, or returned check fees that occur during any billing period.

Payments, Credits and Adjustments

Transactions
1 05 SEP PAST DUE FEE \$29.00

Your account is in arrears. If we charge off your account due to late payments, we will report this to several national credit bureaus which may have a serious impact on your credit record. Act now to prevent this from happening. Please pay the amount due on your statement or give us a call at 1.800.903.3637. We'll work with you so you can take control of your Capital One account and start rebuilding your credit.

NOTICE: Look for a new statement design for your Capital One credit card beginning next month. A summary of the key changes will be provided with your new statement.

You were assessed a past due fee of \$29.00 on 09/05/2006 because your minimum payment was not received by the due date of 09/05/2006. To avoid this fee in the future, we recommend that you allow at least 7 business days for your payment to reach Capital One.



Finance Charges

Please refer to the important information on the back of this statement.

PURCHASES	Balance rate applied to	Periodic rate	Compounding APR	FINANCE CHARGE
CASH	\$796.07	0.0712% D	28.15%	\$10.03
	\$1.00	0.0712% D	28.15%	\$1.00

ANNUAL PERCENTAGE RATE applied this period

28.15%

Capital One

PLEASE RETURN PORTION BELOW WITH PAYMENT
0000000 0 4862362511168141 05 0834930015000834933

New Balance \$834.93
Minimum Amount Due \$834.93
Payment Due Date October 10, 2006
Total enclosed \$
Account Number 4862-3625-1116-8141

Please print matching address and/or e-mail changes below using blue or black ink.

Street Apt #
City State ZIP
Home Phone Alternate Phone
E-mail Address

Capital One Bank
P.O. Box 70884
Charlotte, NC 28272-0884

026945



#9024942834440527# MAIL ID NUMBER
JOANNA M SASS
PO BOX 194
HYDE PA 16843-0194

Please write your account number on your check or money order made payable to Capital One Bank and mail in the enclosed envelope.

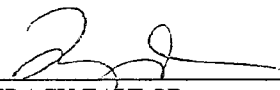
VERIFICATION

CAPITAL ONE BANK (USA), N.A., successor-in-interest to Capital One Bank

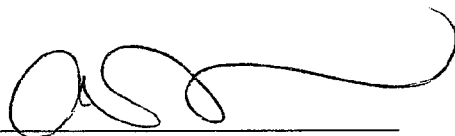
vs

SASS, JOANNA M

The undersigned does hereby verify subject to the penalties of 18 Pa.C.S. Section 4904 relating to unsworn falsification to authorities, that he/she is, TRACY TAYLOR, Authorized Agent, of CAPITAL ONE BANK (USA), N.A., successor-in-interest to Capital One Bank, Plaintiff Herein, that he/she is duly authorized to make this Declaration, and that the facts set forth in the foregoing Complaint in Civil Action are true and correct to the best of his/her knowledge, information and belief.



TRACY TAYLOR



Notary Public

ARYONNE MABSON
NOTARY PUBLIC
DEKALB COUNTY, GEORGIA
MY COMMISSION EXPIRES OCT. 29, 2011

4862362511168141

A049

WELTMAN, WEINBERG & REIS CO., L.P.A.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 105328
NO: 08-1199-CD
SERVICES 1
PRAECIPE & COMPLAINT

PLAINTIFF: CAPITAL ONE BANK (USA), NA
vs.
DEFENDANT: JOANNA M. SASS

SHERIFF RETURN

RETURN COSTS

Description	Paid By	CHECK #	AMOUNT
SURCHARGE	WELTMAN	8863446	10.00
SHERIFF HAWKINS	WELTMAN	8863446	9.40

⁵ FILED
9/21/09
APR 30 2009
William A. Shaw
Prothonotary/Clerk of Courts

Sworn to Before Me This

_____ Day of _____ 2009

So Answers,



Chester A. Hawkins
Sheriff

IN THE COURT OF COMMON PLEAS OF Clearfield COUNTY, PENNSYLVANIA
CIVIL DIVISION

CAPITAL ONE BANK (USA),NA

Plaintiff

vs.

JOANNA M SASS

Defendant(s)

No. 2008-1199-CD

PRAECIPE TO REINSTATE COMPLAINT

FILED ON BEHALF OF
Plaintiff

COUNSEL OF RECORD OF
THIS PARTY:

James C. Warmbrodt, Esquire
PA ID #42524
WELTMAN, WEINBERG & REIS CO., L.P.A.
1400 Koppers Buidling
436 Seventh Avenue
Pittsburgh, PA 15219
(412) 434-7955

WWR#6377429 CFR

FILED 60
NOV 18 2009 11:47 AM
William A. Shaw
Prothonotary/Clerk of Courts
Any pd.
1004
1 Compl.
Reinstated
to Sheriff

IN THE COURT OF COMMON PLEAS Clearfield COUNTY, PENNSYLVANIA
CIVIL DIVISION

CAPITAL ONE BANK (USA), NA

Plaintiff

vs.

Civil Action No. 2008-1199-CD

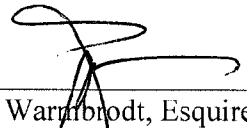
JOANNA M SASS

Defendant(s)

PRAECIPE TO REINSTATE COMPLAINT

Kindly reinstate the Complaint in the above captioned matter.

WELTMAN, WEINBERG & REIS CO., L.P.A.

By:  _____

James C. Warmbrodt, Esquire

PA ID #42524

WELTMAN, WEINBERG & REIS CO., L.P.A.

1400 Koppers Buidling

436 Seventh Avenue

Pittsburgh, PA 15219

(412) 434-7955

WWR #6377429

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

CAPITAL ONE BANK (USA), NA

Plaintiff

No:

vs.

COMPLAINT IN CIVIL ACTION

JOANNA M SASS

Defendant

FILED ON BEHALF OF
Plaintiff

COUNSEL OF RECORD OF
THIS PARTY:

James C. Warmbrodt, 42524
WELTMAN, WEINBERG & REIS CO., L.P.A.
436 Seventh Avenue, Suite 1400
Pittsburgh, PA 15219
(412) 434-7955
FAX: 412-338-7130
06377429 C N Pit TSW

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

CAPITAL ONE BANK (USA), NA

Plaintiff

vs.

Civil Action No

JOANNA M SASS

Defendant

COMPLAINT AND NOTICE TO DEFEND

You have been sued in court. If you wish to defend against the claims set forth in the following pages, you must take action within twenty (20) days after this complaint and notice are served, by entering a written appearance personally or by an attorney and filing in writing with the court your defenses or objections to the claims set forth against you. You are warned that if you fail to do so the case may proceed without you and a judgment may be entered against you by the court without further notice for any money claimed in the complaint or for any other claim or relief requested by the plaintiff. You may lose money or property or other rights important to you.

YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW TO FIND OUT WHERE YOU CAN GET LEGAL HELP.

IF YOU CANNOT AFFORD TO HIRE A LAWYER, THIS OFFICE MAY BE ABLE TO PROVIDE YOU WITH INFORMATION ABOUT AGENCIES THAT MAY OFFER LEGAL SERVICES TO ELIGIBLE PERSONS AT A REDUCED FEE OR NO FEE.

COURT ADMINISTRATOR
CLEARFIELD COUNTY COURTHOUSE
230 EAST MARKET ST., SUITE 228
CLEARFIELD, PA 16830
(814) 765-2641, ext 1300-1301

COMPLAINT

1. Plaintiff, CAPITAL ONE BANK (USA), NA is a corporation with offices at 15000 CAPITAL ONE DRIVE RICHMOND , VA 23238 .

2. Defendant is adult individual(s) residing at the address listed below:

JOANNA M SASS
SHADY GROVE TRAILER
HYDE, PA 16843

3. Defendant applied for and received a credit card bearing the account number XXXXXXXXXXXXXXXX8141 .

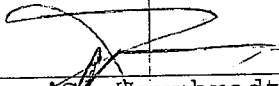
4. Defendant made use of said credit card and has a current balance due of \$1293.64 , as of May 29, 2008 .

5. Defendant is in default by failing to make monthly payments when due. As such, the entire balance is immediately due and payable to Plaintiff.

6. Plaintiff is entitled to the addition of interest at the rate of 28.100% per annum on the unpaid balance from May 29, 2008 . A copy of Plaintiff's STATEMENT is attached hereto, marked as Exhibit "1" and made a part hereof.

7. Although repeatedly requested to do so by Plaintiff, Defendant has willfully failed and/or refused to pay the balance due to Plaintiff.

Wherefore, the Plaintiff prays for judgment in its favor and against Defendant , JOANNA M SASS , INDIVIDUALLY , in the amount of \$1293.64 with continuing interest thereon at the rate of 28.100% per annum from May 29, 2008 plus costs.



James O. Warmbrodt, 42524
WELTMAN, WEINBERG & REIS CO., L.P.A.
436 Seventh Avenue, Suite 1400
Pittsburgh, PA 15219
(412) 434-7955
FAX: 412-338-7130
06377429 C N Pit TSW

This law firm is a debt collector attempting to collect this debt for our client and any information obtained will be used for that purpose.

Capital One

PLATINUM VISA ACCOUNT
4862-3625-1116-8141

AUG 06 - SEP 05, 2006
Page 1 of 1

Account Summary

Previous Balance \$786.90
Payments, Credits and Adjustments \$1.00
Transactions \$29.00
Finance Charges \$19.00

New Balance \$834.93
Minimum Amount Due \$834.93
Payment Due Date October 10, 2006

Total Credit Line \$500
Total Available Credit \$100
Credit Line for Cash \$500
Available Credit for Cash \$1.00

At your service

To call Customer Relations or to report a lost or stolen card:
1-800-903-3637

Send payments to:
Attn: Remittance Processing
Capital One Bank
P.O. Box 80285
Charlotte, NC 28277-0884

Send payments to:
Capital One
P.O. Box 80285
SLC, UT 84108-0285

Important Account Information

Beginning October 1st, 2006, based on your account activity you may be assessed more than two late, overlimit, or returned check fees that occur during any billing period.

Payments, Credits and Adjustments

Transactions
1 05 SEP PAST DUE FEE \$29.00

Your account is six payments behind. If we charge off your account due to late payments, we will report this to several national credit bureaus which may have a serious impact on your credit record. Act now to prevent this from happening. Please pay the amount due on your statement or give us a call at 1-800-915-6600. We'll work with you so you can take control of your Capital One account and start rebuilding your credit.

NOTICE: Look for a new statement design for your Capital One credit card beginning next month. A summary of the key changes will be provided with your new statement.

You were assessed a past due fee of \$29.00 on 09/05/2006 because your minimum payment was not received by the due date of 09/05/2006. To avoid this fee in the future, we recommend that you allow at least 7 business days for your payment to reach Capital One.



Finance Charges

Please see reverse side for important information

	Balance rate applied to	Period	Compounding	FINANCE CHARGE
PURCHASES	47%	07/12/06 D	28.15%	\$19.03
CASH	1.00	07/12/06 D	28.15%	\$1.00
				28.15%

ANNUAL PERCENTAGE RATE applied this period

28.15%

PLEASE RETURN PORTION BELOW WITH PAYMENT

Capital One

0000000 0 4862362511168141 05 0834930015000834933

Please print mailing address and/or e-mail changes before using blue or black ink.

New Balance \$834.93
Minimum Amount Due \$834.93
Payment Due Date October 10, 2006
Total enclosed \$
Account Number: 4862-3625-1116-8141

Street Apt. #
City State ZIP
Home Phone Alternate Phone
E-mail Address

Capital One Bank
P.O. Box 70884
Charlotte, NC 28272-0884

026945



#902454283440527# MAIL ID NUMBER
JOANNA M SANS
PO BOX 194
HYDE PA 16843-0194

Please write your account number on your check or money order made payable to Capital One Bank and mail in the enclosed envelope.

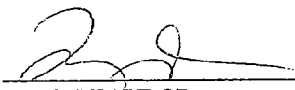
VERIFICATION

CAPITAL ONE BANK (USA), N.A., successor-in-interest to Capital One Bank

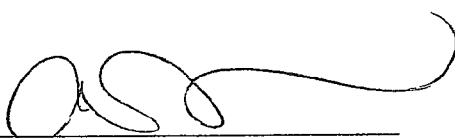
vs

SASS, JOANNA M

The undersigned does hereby verify subject to the penalties of 18 Pa.C.S. Section 4904 relating to unsworn falsification to authorities, that he/she is, TRACY TAYLOR, Authorized Agent, of CAPITAL ONE BANK (USA), N.A., successor-in-interest to Capital One Bank, Plaintiff Herein, that he/she is duly authorized to make this Declaration, and that the facts set forth in the foregoing Complaint in Civil Action are true and correct to the best of his/her knowledge, information and belief.



TRACY TAYLOR



Notary Public

ARBONNE MABSON
NOTARY PUBLIC
DEKALB COUNTY, GEORGIA
MY COMMISSION EXPIRES OCT. 29, 2011

4862362511168141

A049

WELTMAN, WEINBERG & REIS CO., L.P.A.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

NO: 08-1199-CD

CAPITAL ONE BANK (USA), NA
vs
JOANNA M. SASS

SERVICE # 1 OF 1

PRAECIPE & COMPLAINT

SERVE BY: 12/17/2009 HEARING: PAGE: 106468

DEFENDANT: JOANNA M. SASS
ADDRESS: SHADY GROVE TRLR CT. LOT 10 POB 194
HYDE, PA 16843

ALTERNATE ADDRESS

SERVE AND LEAVE WITH: DEFENDANT/AAR

CIRCLE IF THIS HIGHLIGHTED ADDRESS IS:

VACANT

OCCUPIED

ATTEMPTS

11-23-09 N/A
NOTE

Green/white 1LD
TRAILER

CLASS ALLY BRUCE FINE 765-2355
577-0290

SHERIFF'S RETURN

NOW, 12-1-2009 AT 11:30 AM PM SERVED THE WITHIN

PRAECIPE & COMPLAINT ON JOANNA M. SASS, DEFENDANT

BY HANDING TO JOANNA SASS / DEFENDANT

A TRUE AND ATTESTED COPY OF THE ORIGINAL DOCUMENT AND MADE KNOW TO HIM / HER THE CONTENTS THEREOF.

ADDRESS SERVED SHERIFF'S OFFICE

NOW _____ AT _____ AM / PM POSTED THE WITHIN

PRAECIPE & COMPLAINT FOR JOANNA M. SASS

AT (ADDRESS) _____

NOW _____ AT _____ AM / PM AFTER DILIGENT SEARCH IN MY BAILIWICK,

I MAKE RETURN OF NOT FOUND AS TO JOANNA M. SASS

REASON UNABLE TO LOCATE _____

SWORN TO BEFORE ME THIS

_____ DAY OF _____ 2009

So Answers: CHESTER A. HAWKINS, SHERIFF

BY: RE. Snyder
Deputy Signature

RE. Snyder.
Print Deputy Name

FILED

DEC 04 2009

William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 106468
NO: 08-1199-CD
SERVICES 1
PRAECIPE & COMPLAINT

PLAINTIFF: CAPITAL ONE BANK (USA), NA
vs.
DEFENDANT: JOANNA M. SASS

SHERIFF RETURN

RETURN COSTS

Description	Paid By	CHECK #	AMOUNT
SURCHARGE	WELTMAN	8920413	10.00
SHERIFF HAWKINS	WELTMAN	8920413	14.40

FILED
0/3:31 am
APR 27 2010
William A. Shaw
Prothonotary/Clerk of Courts

Sworn to Before Me This

_____ Day of _____ 2010

So Answers,



Chester A. Hawkins
Sheriff

FILED *per \$20.00 Atty*
m/ 1:57pm rec'd notice
S JUN -1 2010 to def
William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS
CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

CAPITAL ONE BANK (USA), NA

Plaintiff

No: 2008-1199-CD

vs.

PRAECIPE FOR DEFAULT JUDGMENT

JOANNA M SASS

Defendant

FILED ON BEHALF OF
Plaintiff

COUNSEL OF RECORD OF
THIS PARTY:

James C. Warmbrodt, 42524
WELTMAN, WEINBERG & REIS CO., L.P.A.
436 Seventh Avenue, Suite 1400
Pittsburgh, PA 15219
(412) 434-7955
FAX: 412-338-7130
06377429 C N Pit CFR
Judgment Amount \$1745.03

IN THE COURT OF COMMON PLEAS
CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

CAPITAL ONE BANK (USA), NA

Plaintiff

vs.

Civil Action No. 2008-1199-CD

JOANNA M SASS

PRAECIPE FOR DEFAULT JUDGMENT

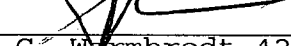
TO THE PROTHONTARY:

Kindly enter Judgment against the Defendant JOANNA M SASS above named,
in the default of an Answer, in the amount of \$1745.03 computed as follows:

Amount claimed in Complaint	\$1293.64
Less payments / adjustments made	\$0.00
Interest on the remaining principal balance of \$815.47 from May 29, 2008 to May 18, 2010 @ the interest rate of 28.100% per annum	\$451.39
Attorney's fees	\$0.00
TOTAL	\$1745.03

I hereby certify that appropriate Notices of Default, as attached have
been mailed in accordance with PA R.C.P. 237.1 on the dates indicated on the
Notices.

WELTMAN, WEINBERG & REIS CO., L.P.A.

By: 
James C. Warmbrodt, 42524

06377429 C N Pit CFR

Plaintiff's address is:

c/o WELTMAN, WEINBERG & REIS CO., L.P.A.,
436 Seventh Avenue, Suite 1400 Pittsburgh PA 15219

And that the last known address of the Defendant is :

JOANNA M SASS
SHADY GROVE TRLR CT
HYDE, PA 16843

IN THE COURT OF COMMON PLEAS
CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

CAPITAL ONE BANK (USA), NA

Plaintiff

vs.

Civil Action No. 2008-1199-CD

JOANNA M SASS

NOTICE OF JUDGMENT OR ORDER

TO: () Plaintiff
 (xx) Defendant
 () Garnishee

You are hereby notified that the following Order of Judgment was entered against you on June 1, 2010.

- (xx) Assumpsit Judgment in the amount of \$1745.03 plus costs.
() Trespass Judgment in the amount of \$_____ plus costs.
() If not satisfied within sixty (60) days, your motor vehicle operator's license and/or registration will be suspended by the Department of Transportation, Bureau of Traffic Safety, Harrisburg, PA.
(xx) Entry of Judgment of
 () Court Order
 () Non-Pros
 () Confession
 (xx) Default
 () Verdict
 () Arbitration Award

Prothonotary

By: William A. [Signature]
PROTHONOTARY (OR DEPUTY)

JOANNA M SASS
SHADY GROVE TRLR CT
HYDE, PA 16843

Plaintiff's address is:

c/o WELTMAN, WEINBERG & REIS CO., L.P.A.,
436 Seventh Avenue, Suite 1400
Pittsburgh, PA 15219
(412) 434-7955

IN THE COURT OF COMMON PLEAS
CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

CAPITAL ONE BANK (USA), NA

Plaintiff

vs.

Civil Action No. 2008-1199-CD

NON-MILITARY AFFIDAVIT

JOANNA M SASS

The undersigned, who first duly sworn, according to law, deposes and states as follows:

That he/she is the duly authorized agent of the Plaintiff in the within matter.

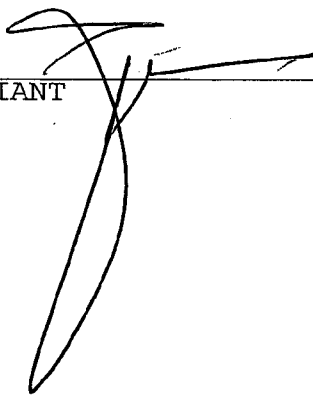
Affiant further states that the within Affidavit is made pursuant to and in accordance with the Servicemembers' Civil Relief Act (SCRA), 50 U.S.C. App. 521.

Affiant further states that based upon investigation it is the affiant's belief that the Defendant, JOANNA M SASS is not in military service.

Affiant further states that this belief is supported by the attached certificate from the Defense Manpower Data Center (DMSC), which states that the DMDC does not possess any information indicating the individual status.

JOANNA M SASS
SHADY GROVE TRLR CT
HYDE, PA 16843

is not in the military service. Further Affiant sayeth naught.



AFFIANT

Department of Defense Manpower Data Center

May-19-2010 07:33:03



Military Status Report
Pursuant to the Service Members Civil Relief Act

◀ Last Name	First/Middle	Begin Date	Active Duty Status	Active Duty End Date	Service Agency
SASS	JOANNA M	Based on the information you have furnished, the DMDC does not possess any information indicating the individual status.			

Upon searching the information data banks of the Department of Defense Manpower Data Center, based on the information that you provided, the above is the current status of the individual as to all branches of the Uniformed Services (Army, Navy, Marine Corps, Air Force, NOAA, Public Health, and Coast Guard).

Mary M. Snavely-Dixon

Mary M. Snavely-Dixon, Director
Department of Defense - Manpower Data Center
1600 Wilson Blvd., Suite 400
Arlington, VA 22209-2593

The Defense Manpower Data Center (DMDC) is an organization of the Department of Defense that maintains the Defense Enrollment and Eligibility Reporting System (DEERS) database which is the official source of data on eligibility for military medical care and other eligibility systems.

The DoD strongly supports the enforcement of the Service Members Civil Relief Act (50 USC App. §§ 501 et seq. as amended) (SCRA) (formerly known as the Soldiers' and Sailors' Civil Relief Act of 1940). DMDC has issued hundreds of thousands of "does not possess any information indicating that the individual is currently on active duty" responses, and has experienced a small error rate. In the event the individual referenced above, or any family member, friend, or representative asserts in any manner that the individual is on active duty, or is otherwise entitled to the protections of the SCRA, you are strongly encouraged to obtain further verification of the person's status by contacting that person's Service via the "defenseink.mil" URL <http://www.defenselink.mil/faq/pis/PC09SLDR.html>. If you have evidence the person is on active duty and you fail to obtain this additional Service verification, punitive provisions of the SCRA may be invoked against you. See 50 USC App. §521(c).

If you obtain additional information about the person (e.g., an SSN, improved accuracy of DOB, a middle name), you can submit your request again at this Web site and we will provide a new certificate for that query.

This response reflects **active duty status** including date the individual was last on active duty, if it was within the preceding 367 days. For historical information, please contact the Service SCRA points-of-contact.

More information on "Active Duty Status"

Active duty status as reported in this certificate is defined in accordance with 10 USC § 101(d)(1) for a period of more than 30 consecutive days. In the case of a member of the National Guard, includes service under a call to active service authorized by the President or the Secretary of Defense for a period of more than 30 consecutive days under 32 USC § 502(f) for purposes of responding to a national emergency declared by the President and supported by Federal funds. All Active Guard Reserve (AGR) members must be assigned against an authorized mobilization position in the unit they support. This includes Navy TARs, Marine Corps ARs and Coast Guard RPAs. Active Duty status also applies to a Uniformed Service member who is an active duty commissioned officer of the U.S. Public Health Service or the National Oceanic and Atmospheric Administration (NOAA Commissioned Corps) for a period of more than 30 consecutive days.

Coverage Under the SCRA is Broader in Some Cases

Coverage under the SCRA is broader in some cases and includes some categories of persons on active duty for purposes of the SCRA who would not be reported as on Active Duty under this certificate.

Many times orders are amended to extend the period of active duty, which would extend SCRA protections. Persons seeking to rely on this website certification should check to make sure the orders on which SCRA protections are based have not been amended to extend the inclusive dates of service. Furthermore, some protections of the SCRA may extend to persons who have received orders to report for active duty or to be inducted, but who have not actually begun active duty or actually reported for induction. The Last Date on Active Duty entry is important because a number of protections of SCRA extend beyond the last dates of active duty.

Those who would rely on this certificate are urged to seek qualified legal counsel to ensure that all rights guaranteed to Service members under the SCRA are protected.

WARNING: This certificate was provided based on a name and SSN provided by the requester. Providing an erroneous name or SSN will cause an erroneous certificate to be provided.
Report ID:CJ1BBTDBNH

IN THE COURT OF COMMON PLEAS CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

CAPITAL ONE BANK (USA), NA

Plaintiff

Case No. 2008-1199-CD

vs.

JOANNA M SASS

Defendant

IMPORTANT NOTICE

TO:
JOANNA M SASS
SHADY GROVE TRLR CT LOT 10 POB 194
HYDE, PA 16843

Date of Notice: 5/3/10


YOU ARE IN DEFAULT BECAUSE YOU HAVE FAILED TO ENTER A WRITTEN APPEARANCE PERSONALLY OR BY ATTORNEY AND FILE IN WRITING WITH THE COURT YOUR DEFENSES OR OBJECTIONS TO THE CLAIMS SET FORTH AGAINST YOU. UNLESS YOU ACT WITHIN TEN DAYS FROM THE DATE OF THIS NOTICE, A JUDGMENT MAY BE ENTERED AGAINST YOU WITHOUT A HEARING AND YOU MAY LOSE YOUR PROPERTY OR OTHER IMPORTANT RIGHTS.

YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE, IF YOU DO NOT HAVE A LAWYER, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW. THIS OFFICE CAN PROVIDE YOU WITH INFORMATION ABOUT HIRING A LAWYER.

IF YOU CANNOT AFFORD TO HIRE A LAWYER, THIS OFFICE MAY BE ABLE TO PROVIDE YOU WITH INFORMATION ABOUT AGENCIES THAT MAY OFFER LEGAL SERVICES TO ELIGIBLE PERSONS AT A REDUCED FEE OR NO FEE.

COURT ADMINISTRATOR
CLEARFILED COUNTY COURTHOUSE
SECOND & MARKET STREETS
CLEARFIELD, PA. 16830
(814) 765-2641, EXT 50-51

WELTMAN, WEINBERG & REIS CO., L.P.A.

By: 
Matthew Urban
P.A.I.D.# 90963
WELTMAN, WEINBERG & REIS CO., L.P.A.
436 Seventh Avenue, 1400 Koppers Building
Pittsburgh, PA 15219
Phone: (412) 434-7955
6377429 N PIT KM3